

Commonwealth of Kentucky  
Personnel Cabinet

# Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance  
Board Members

**March 2012**

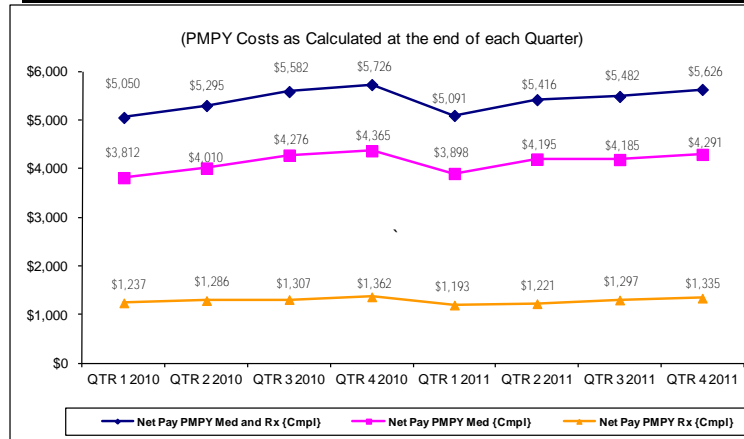
# DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

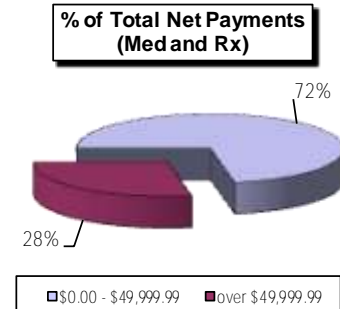
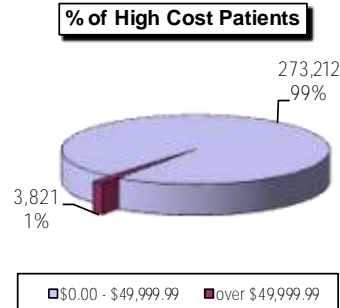
## Enrollment

Fact	Nov 2010 - Oct 2011	Nov 2009 - Oct 2010	% Change
Employees Avg Med	159,328	159,252	0.00%
Members Avg Med	269,703	265,244	1.70%
Family Size Avg	1.7	1.7	1.60%
Member Age Avg	37.8	37.9	-0.20%

## Net Incurred Claims Cost per Member



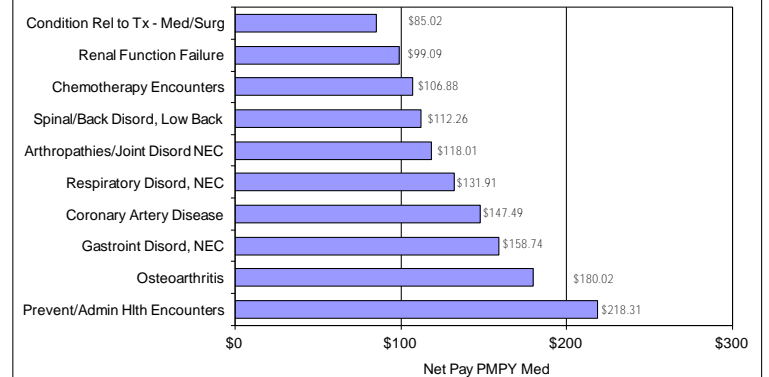
## High Cost Claimants November 10 – October 11



## Prescription Drug Programs

	Fact	Nov 2009 - Oct 2010	Nov 2010 - Oct 2011	% Change
Mail Order	Discount Off AWP % Rx	40.81%	45.21%	10.78%
	Scripts Generic Efficiency Rx	92.19%	92.83%	0.69%
Retail	Discount Off AWP % Rx	41.32%	44.65%	8.04%
	Scripts Generic Efficiency Rx	94.86%	95.01%	0.16%
Total	Discount Off AWP % Rx	41.23%	44.76%	8.56%
	Scripts Generic Efficiency Rx	94.70%	94.85%	0.16%
	Scripts Maint Rx % Mail Order	9.03%	10.64%	17.85%

## Top 10 Clinical Conditions



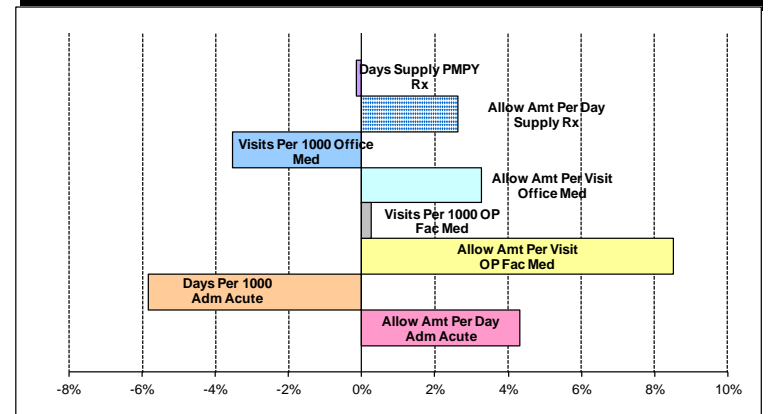
## Allowed Claims Costs PMPY with Norms

	Nov 2009 - Oct 2010	Nov 2010 - Oct 2011	Trend	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,563.55	\$4,748.33	4%	\$4,019.90	15.34%
Allow Amt PMPY IP Acute {Cmpl}	\$1,308.78	\$1,302.73	0%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,233.38	\$3,427.75	6%	\$2,751.68	19.72%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,690.19	\$1,847.32	9%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$958.45	\$959.55	0%	\$0.00	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$287.02	\$316.42	10%	\$0.00	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$539.74	\$551.95	2%	\$0.00	N/A
Out of Pocket PMPY Med {Cmpl}	\$417.45	\$487.09	17%	\$505.26	-3.73%
Allow Amt PMPY Rx {Cmpl}	\$1,508.09	\$1,546.86	3%	\$1,023.78	33.82%
Out of Pocket PMPY Rx {Cmpl}	\$227.16	\$276.02	22%	\$0.00	N/A

## Cost Drivers Support

Fact	Nov 2009 - Oct 2010	Nov 2010 - Oct 2011	% Change
Allow Amt Per Day Adm Acute	\$3,729.24	\$3,890.82	4.33%
Days Per 1000 Adm Acute	340.70	320.76	-5.85%
Allow Amt Per Visit OP Fac Med	\$913.32	\$991.07	8.51%
Visits Per 1000 OP Fac Med	1,850.60	1,855.67	0.27%
Allow Amt Per Visit Office Med	\$110.40	\$114.02	3.28%
Visits Per 1000 Office Med	8,681.83	8,375.52	-3.53%
Allow Amt Per Day Supply Rx	\$2.51	\$2.57	2.65%
Days Supply PMPY Rx	601.30	600.34	-0.16%

## Cost Drivers—Utilization and Price Trends



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## **Introduction**

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

## **Overview**

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

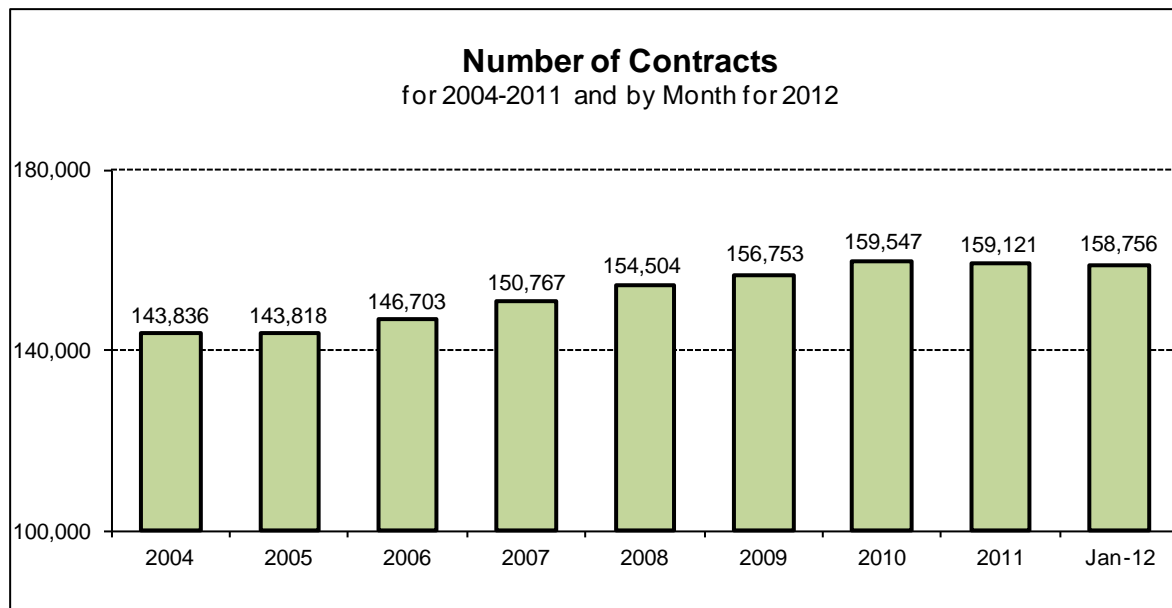
Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2006 Medstat processed enrollment information for a total of 258,809 members as well as 7,973,124 claims (3,96,007 Medical claims and 4,584,166 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

## **Definitions**

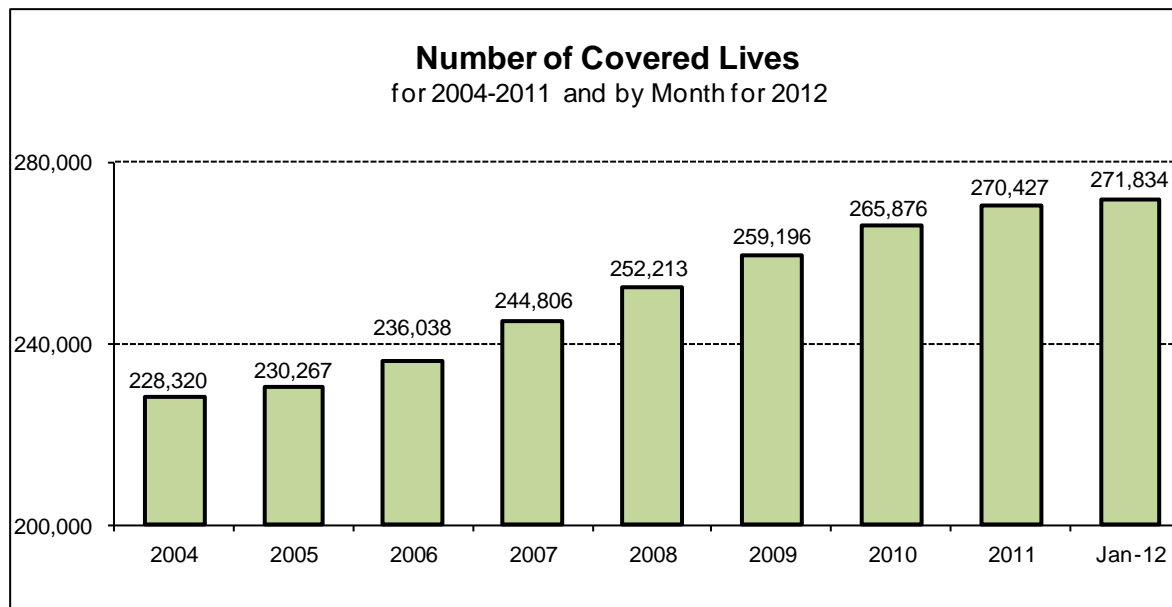
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is Standard PPO, Capitol Choice, Optimum PPO, Maximum Choice, Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, or Commonwealth Select.
- **Carrier** may be Aetna, Anthem, Bluegrass Family Health, CHA Health, United Healthcare, or Humana (please note that Express Scripts data is designated as Humana).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

## Enrollment

The following chart shows planholder enrollment (contracts) for 2004-2011 and monthly year-to-date for 2012. Enrollment will fluctuate on a monthly basis (Approximately 8,000 cross-referenced spouses in any given month are not included)

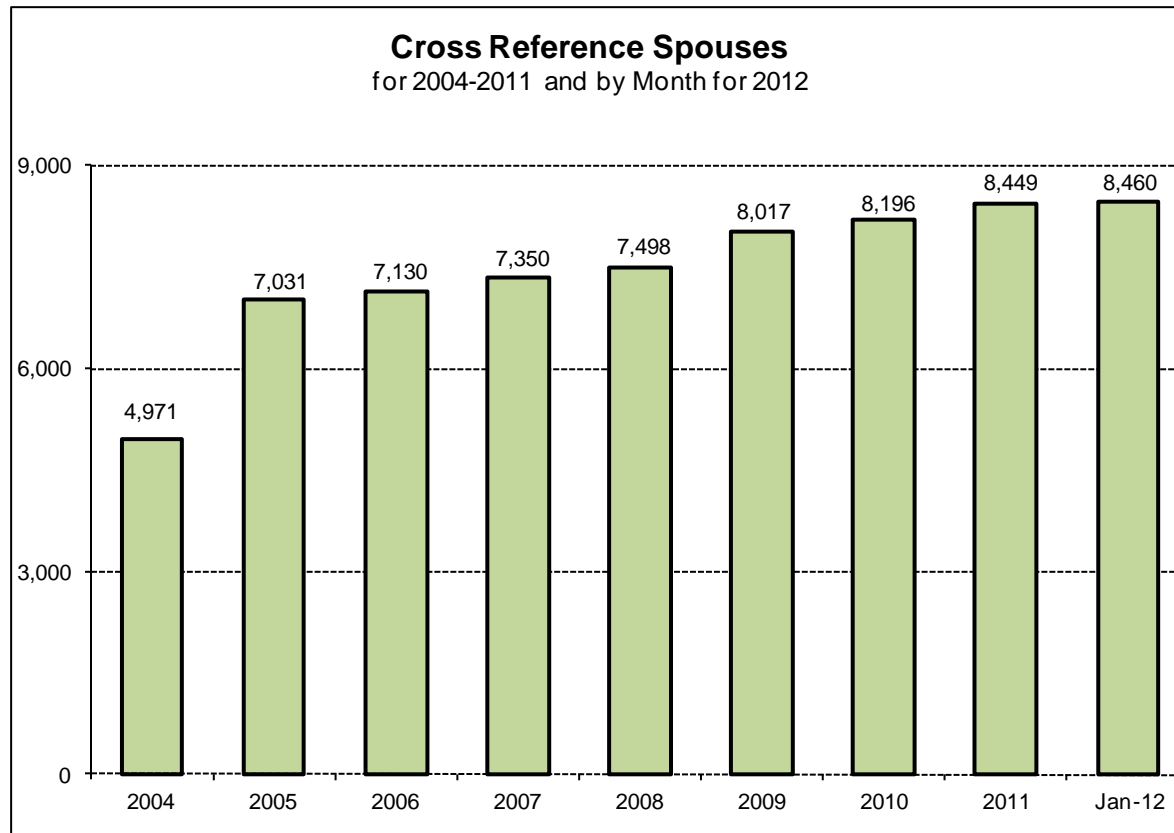


The following chart shows member enrollment (covered lives) for 2004-2011 and monthly year-to-date for 2012. Enrollment will fluctuate on a monthly basis.



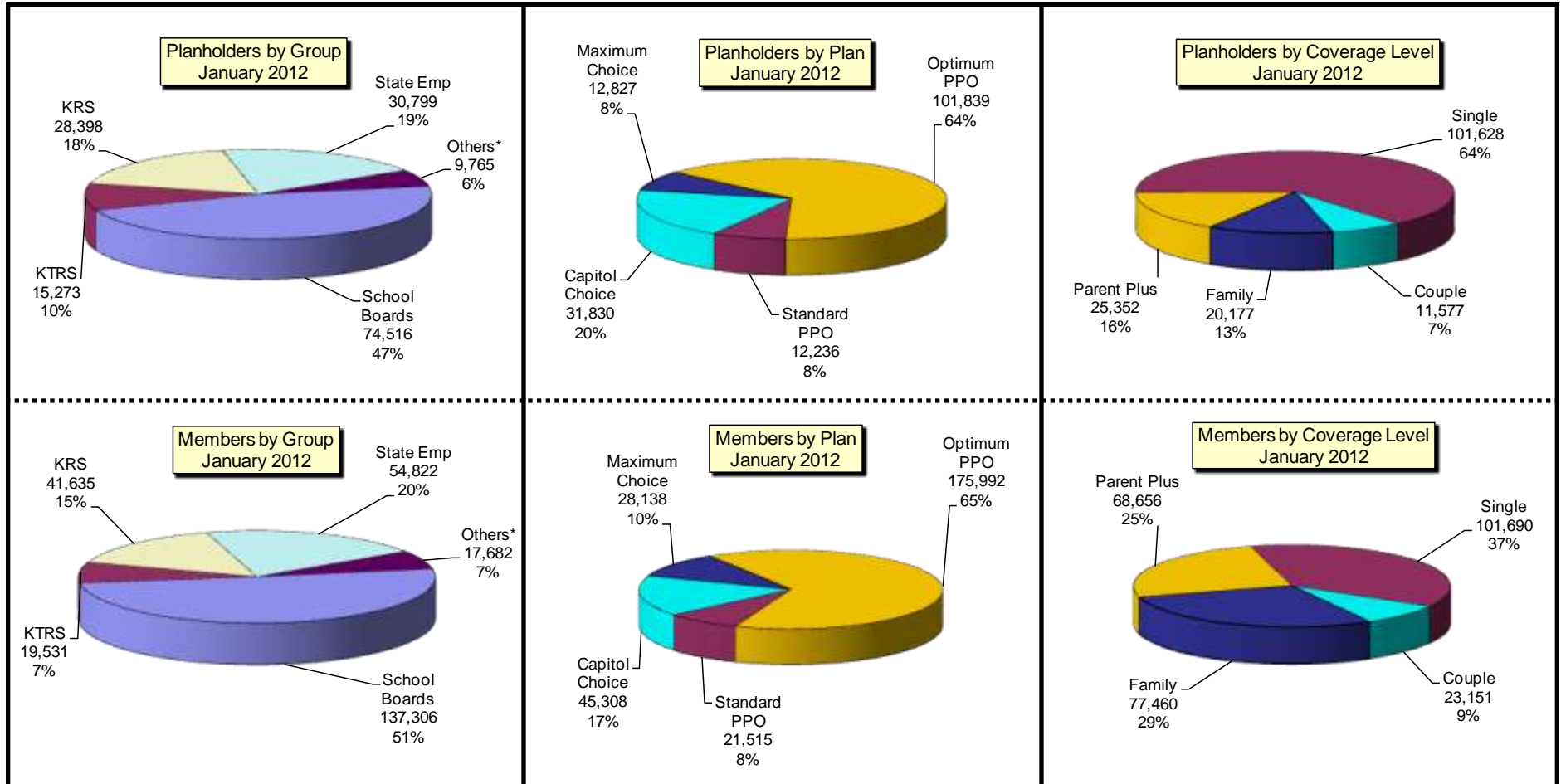
## **Enrollment** *(continued)*

The following graph shows the number of cross-reference spouses for 2004-2011 and monthly year-to-date for 2012. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



## **Enrollment** *(continued)*

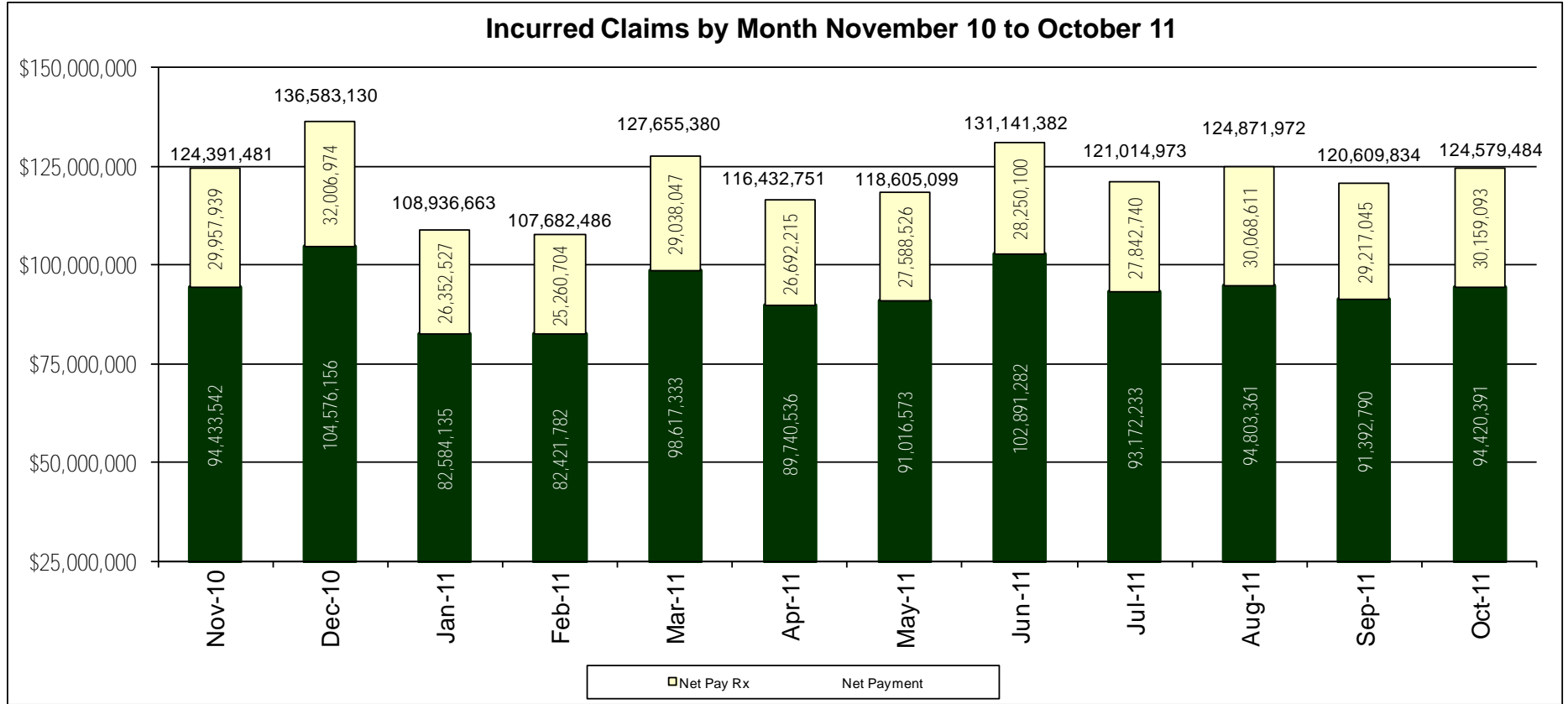
The following charts show Planholder and Member enrollment by group, plan, and coverage level.





## Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



## **Claims Costs** *(continued)*

The following tables represent incurred claims by Group for 2004 - 2010 and monthly year-to-date for 2011.

### **INCURRED MEDICAL CLAIMS (no Rx) by Group:**

<b>Time Period</b>	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others*</b>	<b>Totals</b>
2004	\$246,147,555	\$70,821,610	\$105,467,391	\$123,091,625	\$44,876,807	\$590,404,988
2005	\$258,583,635	\$80,446,325	\$122,103,230	\$127,041,805	\$47,167,061	\$635,342,056
2006	\$307,404,829	\$93,874,833	\$147,000,881	\$151,118,572	\$48,943,683	\$748,342,797
2007	\$335,233,747	\$96,138,953	\$156,119,263	\$147,816,830	\$50,969,860	\$786,278,653
2008	\$402,843,851	\$109,319,917	\$194,688,095	\$178,641,561	\$64,333,716	\$949,827,140
2009	\$427,644,878	\$123,944,338	\$220,434,791	\$177,195,445	\$68,628,440	\$1,017,847,892
2010	\$467,950,911	\$134,619,225	\$218,703,730	\$193,530,667	\$79,307,862	\$1,094,112,396
Jan-11	\$33,311,009	\$11,288,152	\$17,796,377	\$15,064,289	\$5,124,309	\$82,584,135
Feb-11	\$33,235,970	\$10,326,893	\$17,775,409	\$15,580,657	\$5,502,854	\$82,421,782
Mar-11	\$39,805,866	\$12,601,608	\$21,207,694	\$17,765,437	\$7,236,728	\$98,617,333
Apr-11	\$36,751,182	\$10,297,279	\$18,933,625	\$16,612,643	\$7,145,807	\$89,740,536
May-11	\$38,110,790	\$10,549,000	\$18,039,949	\$16,936,316	\$7,380,519	\$91,016,573
Jun-11	\$47,266,449	\$11,881,822	\$20,497,091	\$16,476,697	\$6,769,223	\$102,891,282
Jul-11	\$41,324,050	\$10,427,454	\$19,533,866	\$15,845,217	\$6,041,646	\$93,172,233
Aug-11	\$37,361,525	\$12,027,859	\$22,507,995	\$16,098,515	\$6,807,467	\$94,803,361
Sep-11	\$37,384,651	\$11,425,187	\$19,895,462	\$16,075,136	\$6,612,353	\$91,392,790
Oct-11	\$39,273,349	\$11,305,624	\$19,263,841	\$17,258,365	\$7,319,211	\$94,420,391

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Group for 2004 - 2010 and monthly year-to-date for 2011.

### **INCURRED Rx CLAIMS (no Med) by Group:**

<b>Time Period</b>	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others*</b>	<b>Totals</b>
2004	\$65,369,460	\$24,608,695	\$34,687,723	\$32,464,692	\$11,366,382	\$168,496,952
2005	\$69,923,171	\$27,111,849	\$39,719,334	\$34,313,525	\$12,446,641	\$183,514,521
2006	\$92,676,509	\$35,017,335	\$53,095,577	\$42,857,791	\$13,481,498	\$237,128,711
2007	\$102,883,195	\$37,889,011	\$61,585,393	\$46,102,562	\$15,361,507	\$263,821,668
2008	\$114,318,657	\$42,211,258	\$72,457,449	\$51,523,178	\$17,638,869	\$298,149,411
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,648,220	\$49,401,700	\$89,784,561	\$55,130,683	\$21,025,770	\$344,990,934
Jan-11	\$9,651,253	\$3,837,258	\$7,149,307	\$4,102,303	\$1,612,406	\$26,352,527
Feb-11	\$9,488,240	\$3,540,947	\$6,868,526	\$3,907,516	\$1,455,475	\$25,260,704
Mar-11	\$10,898,805	\$4,079,914	\$7,687,377	\$4,625,138	\$1,746,814	\$29,038,047
Apr-11	\$9,916,713	\$3,813,395	\$7,259,739	\$4,140,593	\$1,561,775	\$26,692,215
May-11	\$10,271,539	\$3,941,355	\$7,400,322	\$4,348,120	\$1,627,190	\$27,588,526
Jun-11	\$10,609,421	\$3,972,402	\$7,578,814	\$4,412,471	\$1,676,993	\$28,250,100
Jul-11	\$10,210,143	\$4,024,387	\$7,584,626	\$4,408,375	\$1,615,209	\$27,842,740
Aug-11	\$10,706,499	\$4,309,682	\$8,368,990	\$4,824,338	\$1,859,102	\$30,068,611
Sep-11	\$10,545,924	\$4,261,552	\$7,863,722	\$4,837,782	\$1,708,065	\$29,217,045
Oct-11	\$11,173,281	\$4,299,851	\$7,961,848	\$4,887,580	\$1,836,533	\$30,159,093

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Plan for 2004-2010 and monthly year-to-date for 2011.

### **INCURRED MEDICAL CLAIMS (no Rx) by PLAN:**

	Commonwealth									
Time Period	Enhanced	Essential	Premier	Select	Capitol Choice	Standard PPO	Maximum Choice	Optimum PPO	Missing*	Total
2005	\$224,106,646	\$5,699,906	\$398,937,012	\$870	\$0	\$0	\$0	\$0	\$3,206,256	\$631,950,690
2006	\$288,475,412	\$5,444,088	\$450,349,287	\$2,662	\$12,098	\$2,313	\$2,001	\$80,928	\$3,974,007	\$748,342,797
2007	\$338,717,549	\$5,049,175	\$499,351,543	\$7,241,677	\$8,146	\$2,173	\$10,878	\$65,746	\$3,721,482	\$854,168,370
2008	\$378,025,074	\$5,426,578	\$549,135,738	\$12,042,184	\$192,471	\$30,902	\$155,016	\$1,237,182	\$3,581,995	\$949,827,140
2009	\$30,875	\$0	\$107,859	\$9,005	\$115,052,390	\$14,550,862	\$44,250,277	\$839,555,872	\$4,290,752	\$1,017,847,892
2010	N/A	N/A	N/A	N/A	\$120,964,389	\$15,280,140	\$56,142,830	\$894,875,994	\$6,849,043	\$1,094,112,396
Jan-11	N/A	N/A	N/A	N/A	\$10,394,158	\$2,180,938	\$4,105,675	\$65,598,179	\$305,186	\$82,584,135
Feb-11	N/A	N/A	N/A	N/A	\$11,070,144	\$2,486,554	\$4,234,983	\$64,260,846	\$369,256	\$82,421,782
Mar-11	N/A	N/A	N/A	N/A	\$11,483,315	\$3,146,382	\$5,303,381	\$78,370,224	\$314,030	\$98,617,333
Apr-11	N/A	N/A	N/A	N/A	\$10,950,999	\$3,020,477	\$5,580,615	\$69,618,284	\$570,160	\$89,740,536
May-11	N/A	N/A	N/A	N/A	\$11,668,558	\$2,842,589	\$5,705,341	\$69,957,204	\$842,882	\$91,016,573
Jun-11	N/A	N/A	N/A	N/A	\$13,418,570	\$3,235,818	\$5,987,165	\$79,861,782	\$387,947	\$102,891,282
Jul-11	N/A	N/A	N/A	N/A	\$13,010,611	\$3,313,586	\$6,366,281	\$70,099,679	\$382,076	\$93,172,233
Aug-11	N/A	N/A	N/A	N/A	\$12,157,155	\$3,440,953	\$6,216,720	\$72,384,884	\$603,648	\$94,803,361
Sep-11	N/A	N/A	N/A	N/A	\$12,370,287	\$3,439,158	\$5,952,998	\$68,882,740	\$747,606	\$91,392,790
Oct-11	N/A	N/A	N/A	N/A	\$12,780,280	\$4,003,252	\$6,724,762	\$70,454,751	\$457,346	\$94,420,391

*\*Missing means the claims could not be tagged to a specific plan.*

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Plan for 2004-2010 and monthly year-to-date for 2011.

### **INCURRED Rx CLAIMS (no Med) by PLAN:**

	Commonwealth									
Time Period	Enhanced	Essential	Premier	Select	Capitol Choice	Standard PPO	Maximum Choice	Optimum PPO	Missing*	Total
2005	\$54,479,575	\$1,131,785	\$97,251,249	\$22	\$0	\$0	\$0	\$0	\$549,273	\$182,825,330
2006	\$86,176,113	\$1,164,651	\$148,805,657	\$185	\$129	\$70	\$460	\$3,784	\$977,662	\$237,128,711
2007	\$98,794,003	\$968,767	\$162,084,866	\$1,413,084	\$252	\$1,366	\$0	\$9,536	\$484,891	\$263,756,765
2008	\$114,041,269	\$986,314	\$180,478,736	\$1,932,466	\$12,238	\$2,409	\$3,948	\$89,254	\$602,777	\$298,149,411
2009	\$15,498	\$11	\$39,805	\$2,289	\$35,845,894	\$3,632,729	\$7,804,096	\$267,798,635	\$627,662	\$315,766,619
2010	N/A	N/A	N/A	N/A	\$37,407,219	\$3,837,282	\$10,541,234	\$292,441,682	\$763,517	\$344,990,934
Jan-11	N/A	N/A	N/A	N/A	\$3,527,393	\$558,543	\$141,861	\$22,076,073	\$48,656	\$26,352,527
Feb-11	N/A	N/A	N/A	N/A	\$3,290,298	\$595,640	\$378,217	\$20,959,775	\$36,774	\$25,260,704
Mar-11	N/A	N/A	N/A	N/A	\$3,917,156	\$642,989	\$724,709	\$23,710,601	\$42,592	\$29,038,047
Apr-11	N/A	N/A	N/A	N/A	\$3,480,404	\$654,559	\$825,003	\$21,701,929	\$30,320	\$26,692,215
May-11	N/A	N/A	N/A	N/A	\$3,541,221	\$642,725	\$1,025,752	\$22,343,034	\$35,794	\$27,588,526
Jun-11	N/A	N/A	N/A	N/A	\$3,662,635	\$679,689	\$1,165,483	\$22,700,145	\$42,148	\$28,250,100
Jul-11	N/A	N/A	N/A	N/A	\$3,558,535	\$631,864	\$1,261,583	\$22,350,636	\$40,123	\$27,842,740
Aug-11	N/A	N/A	N/A	N/A	\$3,904,628	\$710,663	\$1,481,632	\$23,912,793	\$58,896	\$30,068,611
Sep-11	N/A	N/A	N/A	N/A	\$3,741,980	\$685,764	\$1,510,364	\$23,245,636	\$33,300	\$29,217,045
Oct-11	N/A	N/A	N/A	N/A	\$3,806,037	\$749,737	\$1,523,918	\$24,030,502	\$48,898	\$30,159,093

*\*Missing means the claims could not be tagged to a specific plan.*

## **Claims Costs** *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2004-2010 and monthly year-to-date for 2011.

### **INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:**

<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2004	\$79,155,863	\$103,820,755	\$86,067,017	\$316,270,259	\$5,091,095	\$590,404,989
2005	\$87,262,576	\$118,825,706	\$89,324,478	\$333,524,271	\$3,206,647	\$632,143,678
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,863,784	\$207,669,328	\$169,055,536	\$548,754,480	\$6,769,267	\$1,094,112,396
Jan-11	\$12,255,646	\$15,597,113	\$13,126,249	\$41,304,574	\$300,553	\$82,584,135
Feb-11	\$12,189,037	\$16,612,075	\$13,086,302	\$40,165,278	\$369,090	\$82,421,782
Mar-11	\$13,607,798	\$20,364,132	\$15,254,479	\$49,080,028	\$310,896	\$98,617,333
Apr-11	\$12,785,428	\$19,143,016	\$13,725,432	\$43,517,196	\$569,463	\$89,740,536
May-11	\$13,032,106	\$18,607,198	\$14,205,640	\$44,329,360	\$842,271	\$91,016,573
Jun-11	\$13,623,069	\$19,784,165	\$17,227,357	\$51,869,253	\$387,438	\$102,891,282
Jul-11	\$12,343,219	\$18,717,301	\$16,207,016	\$45,522,952	\$381,745	\$93,172,233
Aug-11	\$13,381,709	\$18,913,803	\$15,050,775	\$46,896,126	\$560,947	\$94,803,361
Sep-11	\$12,966,920	\$17,779,184	\$15,176,739	\$44,722,409	\$747,537	\$91,392,790
Oct-11	\$13,706,377	\$19,877,283	\$15,746,211	\$44,633,889	\$456,630	\$94,420,391

*\*Unable to tag claims to a specific coverage level*

## **Claims Costs** *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2004-2010 and monthly year-to-date for 2011.

### **INCURRED Rx CLAIMS (no Med) by Coverage Level:**

<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2004	\$25,937,109	\$29,646,733	\$19,042,131	\$93,046,913	\$824,066	\$168,496,952
2005	\$28,909,801	\$34,195,948	\$19,163,801	\$99,866,288	\$689,492	\$182,825,330
2006	\$38,228,159	\$43,809,856	\$25,948,520	\$128,164,514	\$977,662	\$237,128,711
2007	\$42,590,719	\$49,329,230	\$29,736,616	\$141,680,238	\$484,865	\$263,821,668
2008	\$48,563,951	\$54,628,661	\$34,879,637	\$159,504,290	\$572,873	\$298,149,411
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,196,848	\$64,932,664	\$41,140,839	\$181,004,291	\$716,292	\$344,990,934
Jan-11	\$4,359,980	\$4,650,482	\$3,348,138	\$13,950,690	\$43,237	\$26,352,527
Feb-11	\$4,070,117	\$4,704,526	\$3,329,316	\$13,123,960	\$32,785	\$25,260,704
Mar-11	\$4,704,006	\$5,434,078	\$3,818,868	\$15,050,612	\$30,482	\$29,038,047
Apr-11	\$4,479,898	\$5,075,387	\$3,279,550	\$13,829,333	\$28,047	\$26,692,215
May-11	\$4,560,344	\$5,331,626	\$3,452,737	\$14,211,457	\$32,363	\$27,588,526
Jun-11	\$4,671,136	\$5,494,132	\$3,533,691	\$14,513,667	\$37,474	\$28,250,100
Jul-11	\$4,638,063	\$5,487,143	\$3,331,385	\$14,350,854	\$35,294	\$27,842,740
Aug-11	\$4,914,412	\$5,896,603	\$3,724,073	\$15,483,719	\$49,805	\$30,068,611
Sep-11	\$4,718,123	\$5,890,328	\$3,632,375	\$14,945,017	\$31,202	\$29,217,045
Oct-11	\$4,960,897	\$6,087,068	\$3,807,754	\$15,269,086	\$34,288	\$30,159,093

*\*Unable to tag claims to a specific coverage level*

## Medical Claims Utilization

The following is based on medical claims\* (does not include Rx) incurred for Jan–Oct 2011.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute {Rcnt SGovt}	%Diff from {Rcnt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute {Rcnt SGovt}	%Diff from {Rcnt SGovt}	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute {Rcnt SGovt}	%Diff from {Rcnt SGovt}
Capitol Choice	60.54	70.69	-14.37%	4.01	4.15	-3.29%	242.98	272.43	-10.81%
Maximum Choice	57.29	61.31	-6.56%	3.9	4.25	-8.27%	223.32	227.16	-1.69%
Optimum PPO	85.64	68.49	25.05%	4.05	4.18	-3.17%	346.73	271.55	27.69%
Standard PPO	54.89	65.91	-16.71%	3.95	4.21	-6.35%	216.61	248.69	-12.90%
<b>Total</b>	<b>64.59</b>	<b>66.60</b>	<b>-3.02%</b>	<b>3.98</b>	<b>4.20</b>	<b>-5.24%</b>	<b>257.41</b>	<b>254.96</b>	<b>0.96%</b>

Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med {Rcnt SGovt}	%Diff from {Rcnt SGovt}	Visits Per 1000 ER	Visits Per 1000 ER {Rcnt SGovt}	%Diff from {Rcnt SGovt}
Capitol Choice	7,409.42	8,136.75	-8.94%	198.28	214.16	-7.42%
Maximum Choice	6,127.36	6,979.58	-12.21%	205.2	215.19	-4.64%
Optimum PPO	9,245.63	8,079.74	14.43%	261.2	211.82	23.31%
Standard PPO	4,835.56	7,345.76	-34.17%	218.43	214.71	1.73%
<b>Total</b>	<b>6,904.49</b>	<b>7,635.46</b>	<b>-10.22%</b>	<b>220.78</b>	<b>213.97</b>	<b>3.25%</b>

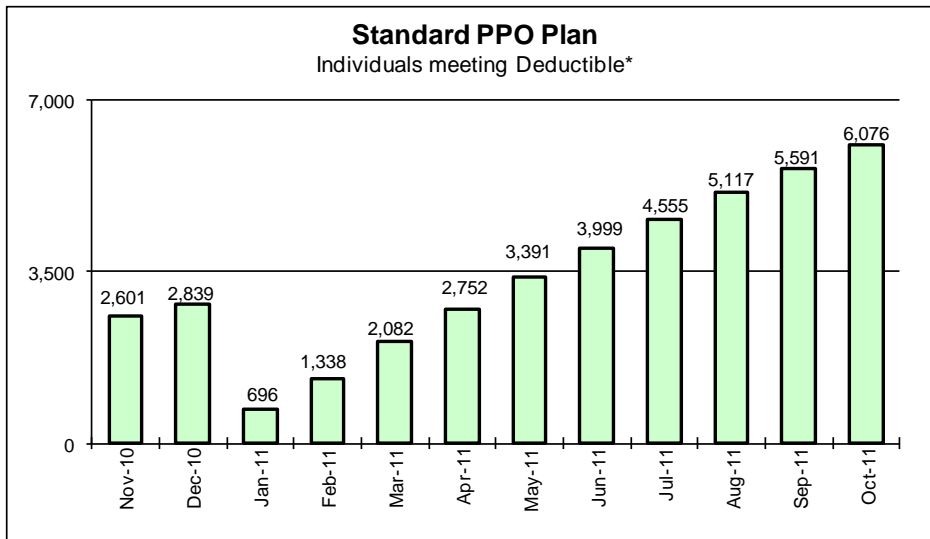
Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab {Rcnt US}	%Diff from {Rcnt US}	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad {Rcnt US}	%Diff from {Rcnt US}
Capitol Choice	8,380.14	7,784.55	7.65%	2,593.20	2,438.82	6.33%
Maximum Choice	6,711.27	6,229.57	7.73%	1,869.96	1,772.49	5.50%
Optimum PPO	11,012.87	7,527.53	46.30%	3,261.59	2,397.38	36.05%
Standard PPO	5,915.27	6,799.53	-13.00%	1,752.72	1,996.74	-12.22%
<b>Total</b>	<b>8,004.89</b>	<b>7,085.30</b>	<b>12.17%</b>	<b>2,369.37</b>	<b>2,151.36</b>	<b>8.92%</b>

\*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

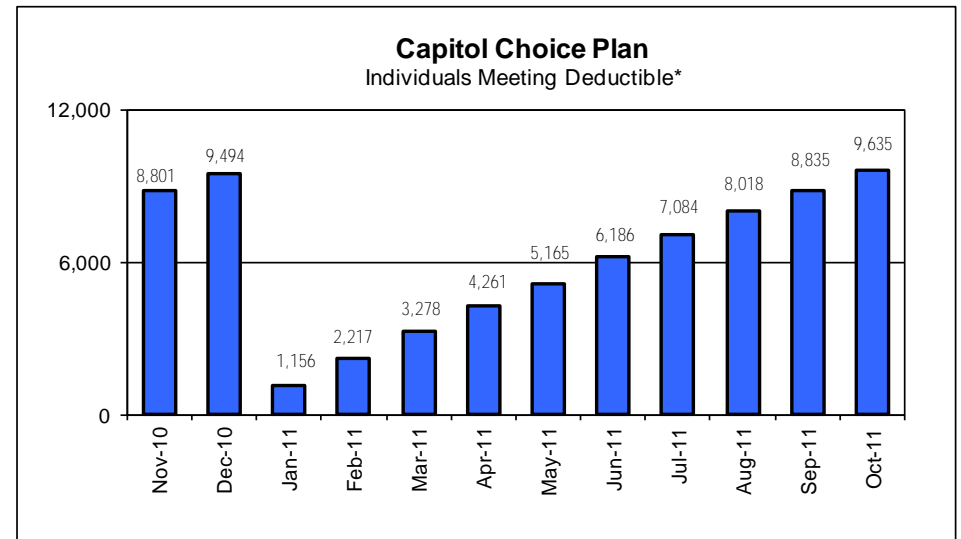


## Analysis of Individuals and Families Meeting Their Deductibles

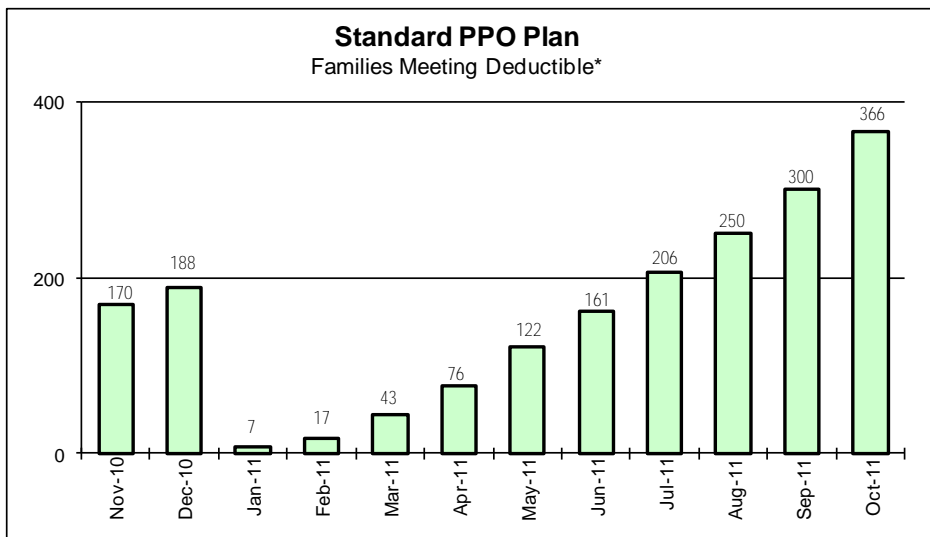
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



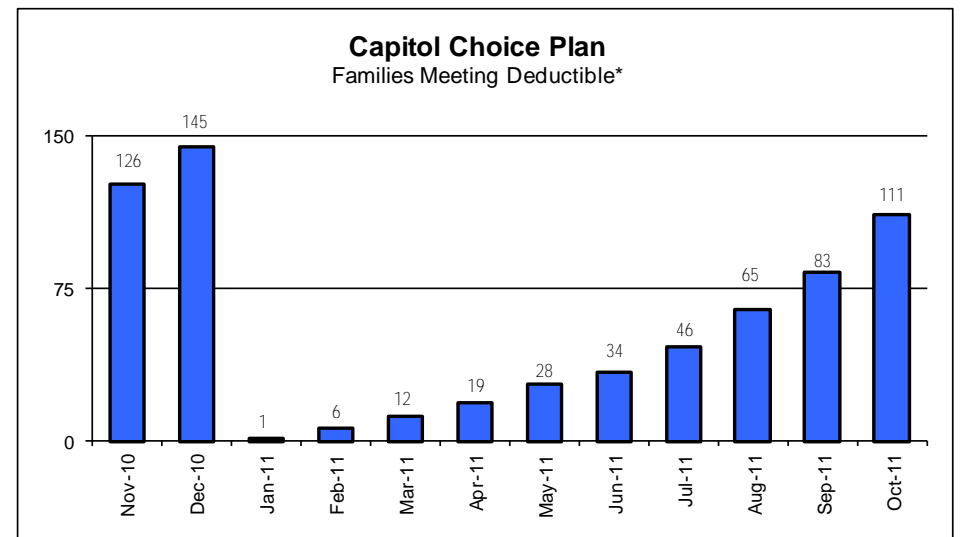
\* 2010 and 2011 Individual Deductible is \$500



\* 2010 Individual Deductible was \$500; in 2011, Individual Deductible is \$575.



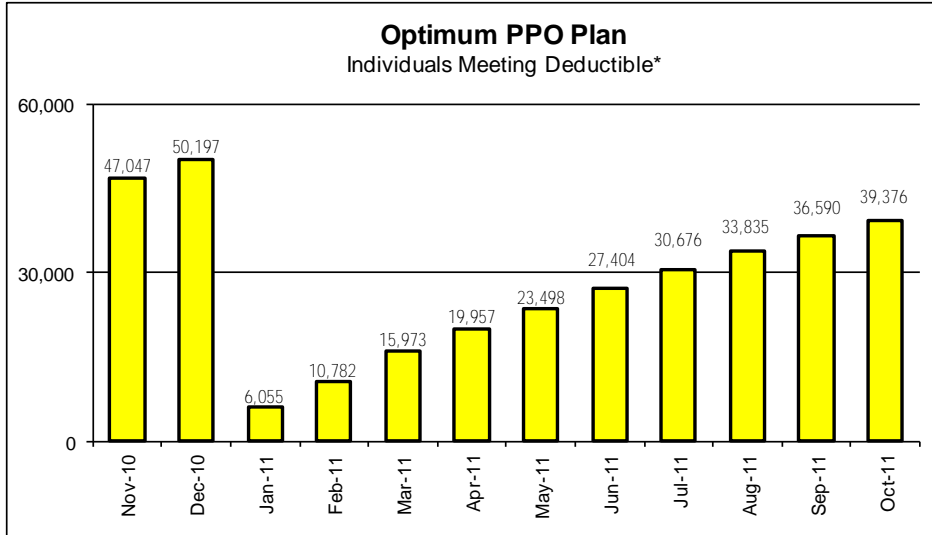
\* 2010 and 2011 Family Deductible is \$1,500



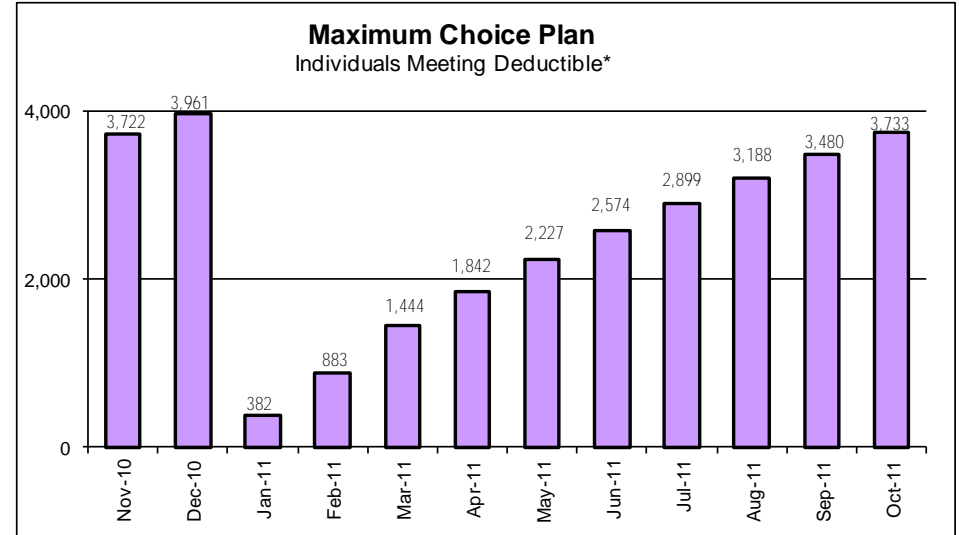
\* 2010 Family Deductible was \$1,500; in 2011, Family Deductible is \$1,725.

## Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

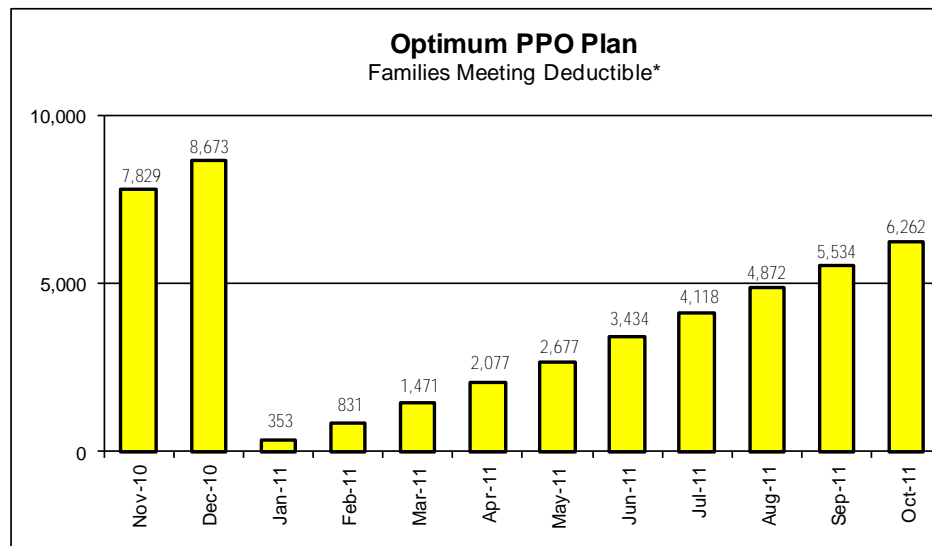
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



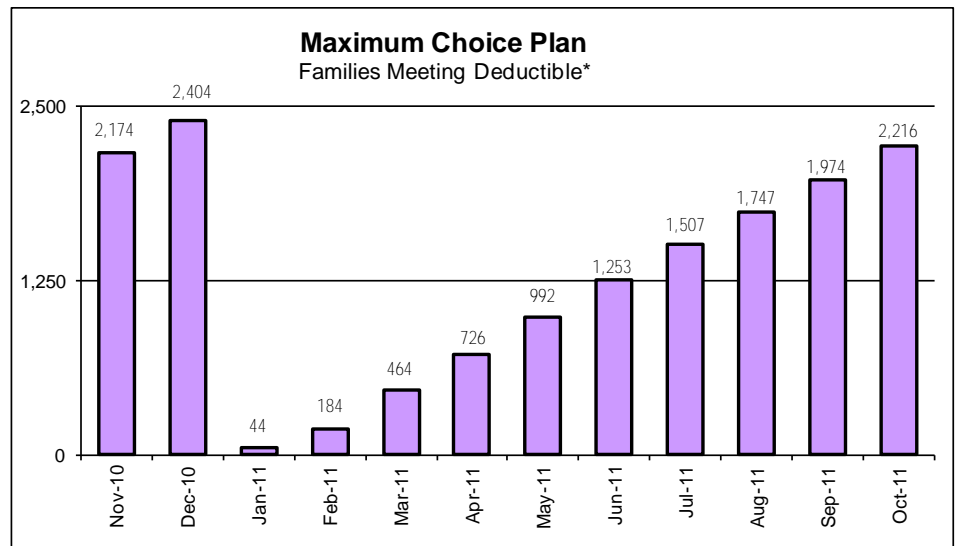
\* 2010 Individual Deductible was \$300; in 2011, Individual Deductible is \$345.



\* 2010 Individual Deductible was \$2,000; in 2011, Individual Deductible is \$2,300.



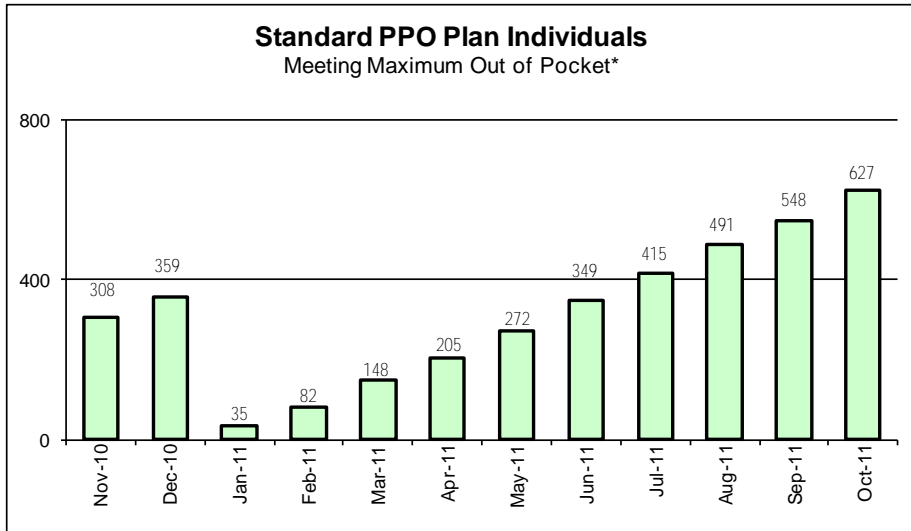
\* 2010 Family Deductible was \$600; in 2011, Family Deductible is \$690.



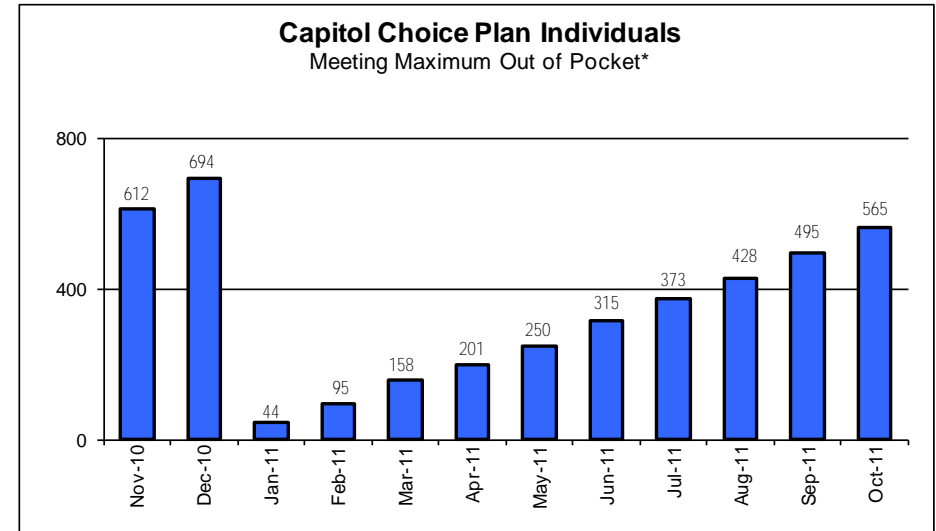
\* 2010 Family Deductible was \$3,000; in 2011, Family Deductible is \$3,455.

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

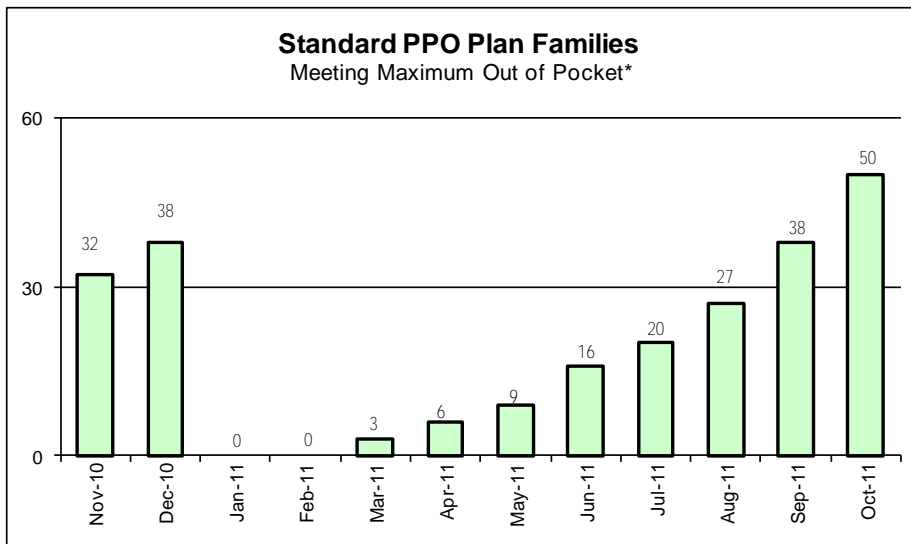
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



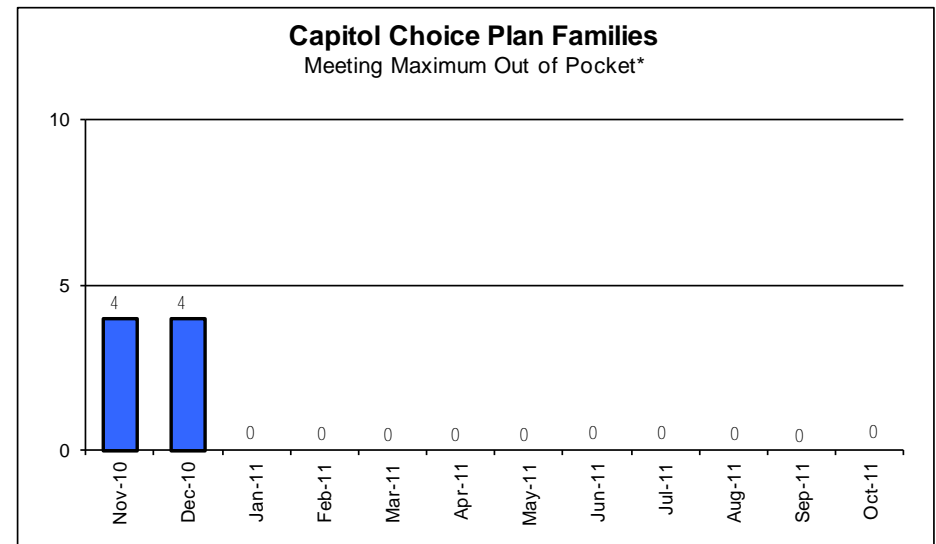
\* 2010 and 2011 Individual Maximum Out of Pocket is \$3,500



\* 2010 Individual Max Out of Pocket was \$2,000; in 2011, Individual Max Out of Pocket is \$2,300.



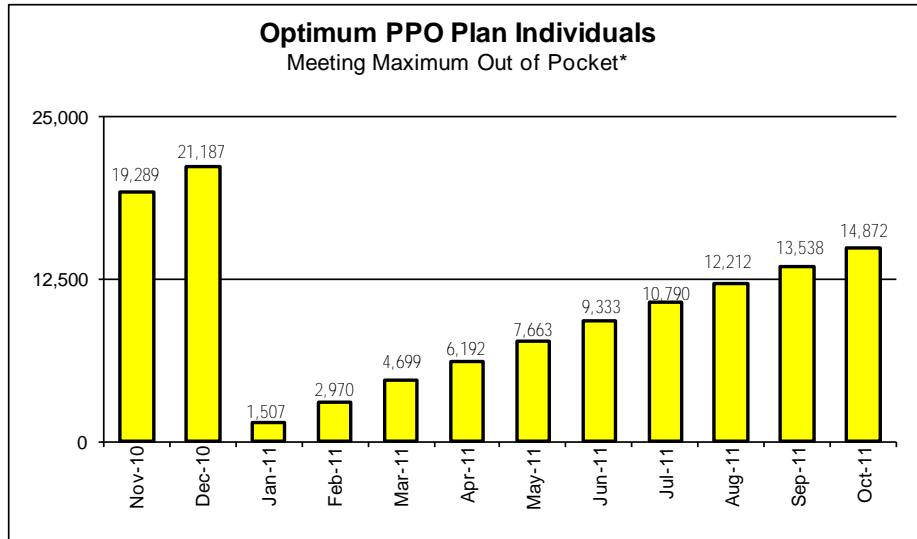
\* 2010 and 2011 Family Maximum Out of Pocket is \$7,000



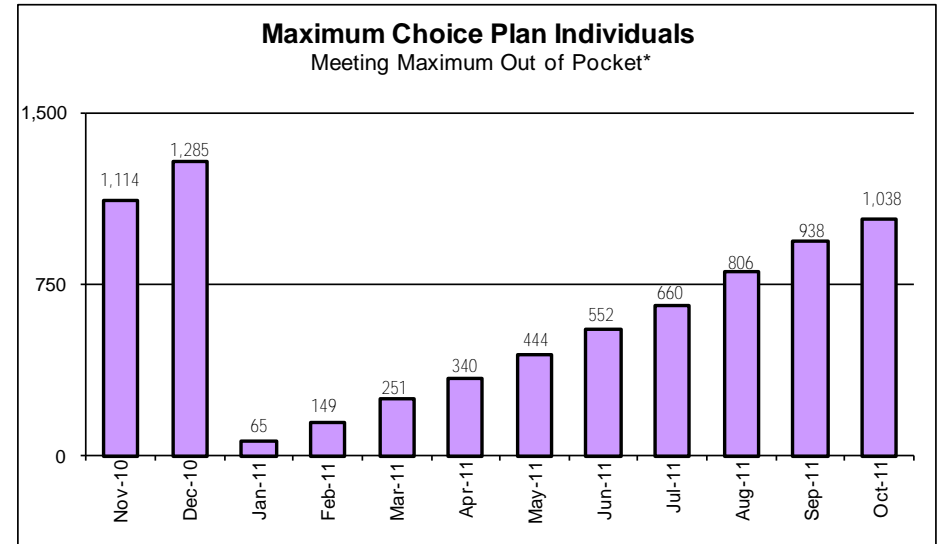
\* 2010 Family Max Out of Pocket was \$6,000; in 2011, Family Max Out of Pocket is \$6,900.

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

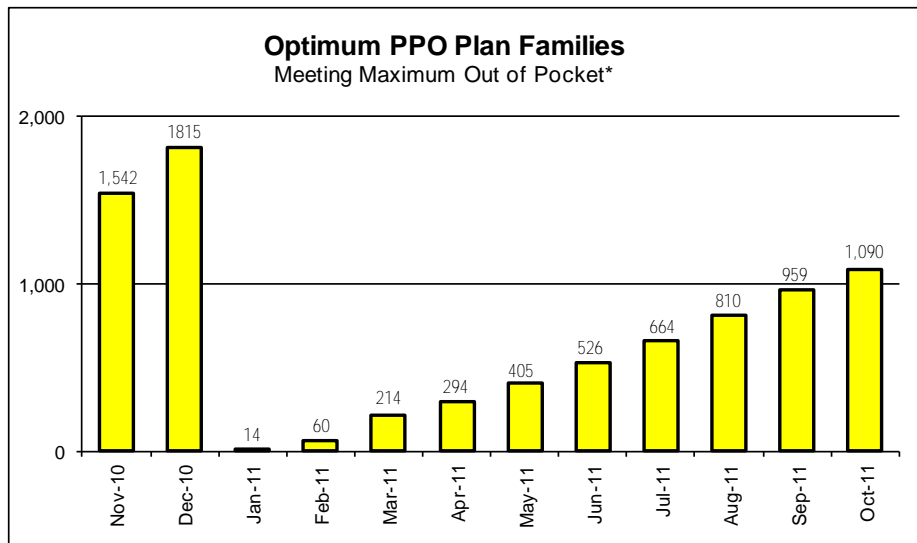
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



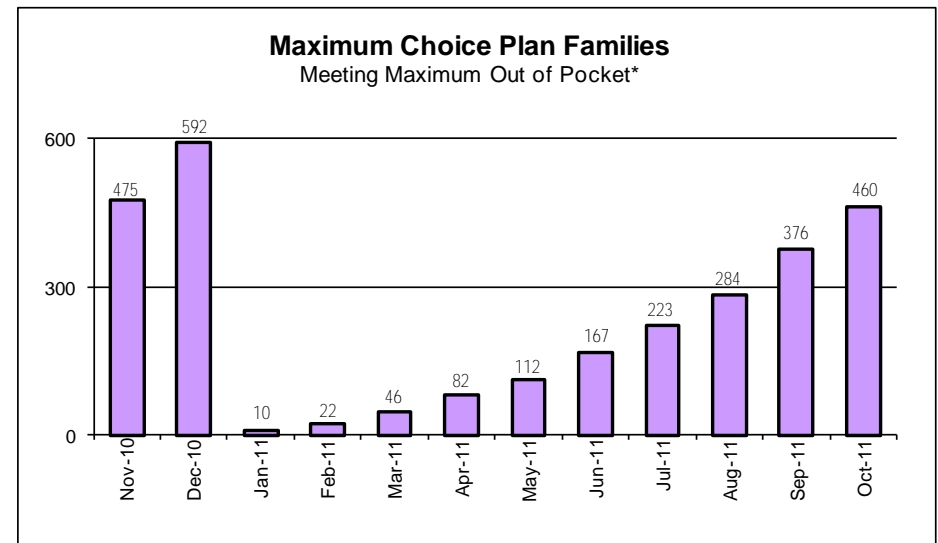
\* 2010 Individual Max Out of Pocket was \$1,125; in 2011, Individual Max Out of Pocket is \$1,295.



\* 2010 Individual Max Out of Pocket was \$3,000; in 2011, Individual Max Out of Pocket is \$3,455.



\* 2010 Family Max Out of Pocket was \$2,250; in 2011, Family Max Out of Pocket is \$2,590.



\* 2010 Family Max Out of Pocket was \$4,500; in 2011, Family Max Out of Pocket is \$5,185.

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2005-2011. This report is based on incurred claims.

Individuals and Families in Essential (2005-08) and Standard PPO (2009-11)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2005	Essential	\$750	18.58%	\$3,500	1.14%	\$1,500	11.69%	\$7,000	0.22%
2006	Essential	\$750	22.14%	\$3,500	2.96%	\$1,500	16.35%	\$7,000	1.08%
2007	Essential	\$750	22.41%	\$3,500	3.30%	\$1,500	17.70%	\$7,000	1.16%
2008	Essential	\$750	24.25%	\$3,500	4.01%	\$1,500	19.35%	\$7,000	1.51%
2009	Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	Standard PPO	\$500	38.14%	\$3,500	4.82%	\$1,500	3.63%	\$7,000	0.73%
In 2011	Standard PPO	\$500	34.10%	\$3,500	3.52%	\$1,500	2.95%	\$7,000	0.40%

Individuals and Families in Enhanced (2005-08) and Capitol Choice (2009-11)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2005	Enhanced	\$250	19.30%	\$1,250	3.33%	\$500	6.72%	\$2,500	0.31%
2006	Enhanced	\$250	21.52%	\$1,250	5.80%	\$500	9.95%	\$2,500	0.94%
2007	Enhanced	\$250	21.31%	\$1,250	7.48%	\$500	8.93%	\$2,500	1.00%
2008	Enhanced	\$250	21.95%	\$1,250	8.11%	\$500	9.06%	\$2,500	1.20%
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
In 2011	Capitol Choice	\$575	21.48%	\$2,300	1.26%	\$1,725	0.32%	\$6,900	0.00%

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2005-2011. This report is based on incurred claims.

Individuals and Families in Premier (2005-08) and Optimum PPO (2009-11)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2005	Premier	\$250	27.80%	\$1,000	3.38%	\$500	6.72%	\$2,000	0.54%
2006	Premier	\$250	30.15%	\$1,000	6.70%	\$500	9.95%	\$2,000	1.17%
2007	Premier	\$250	30.04%	\$1,000	7.78%	\$500	8.93%	\$2,000	1.20%
2008	Premier	\$250	30.51%	\$1,000	8.60%	\$500	9.06%	\$2,000	1.26%
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
In 2011	Optimum PPO	\$345	22.05%	\$1,295	8.33%	\$690	5.74%	\$2,590	1.00%

Individuals and Families in Select (2007-08) and Maximum Choice (2009-11)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2007	Select	\$2,000	11.72%	\$3,000	3.01%	\$3,000	18.50%	\$4,500	2.61%
2008	Select	\$2,000	12.81%	\$3,000	3.63%	\$3,000	20.03%	\$4,500	3.91%
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.79%	\$4,500	4.13%
In 2011	Maximum Choice	\$2,300	12.87%	\$3,455	3.58%	\$3,455	15.20%	\$5,185	3.16%

### **Premium (or Premium Equivalent)**

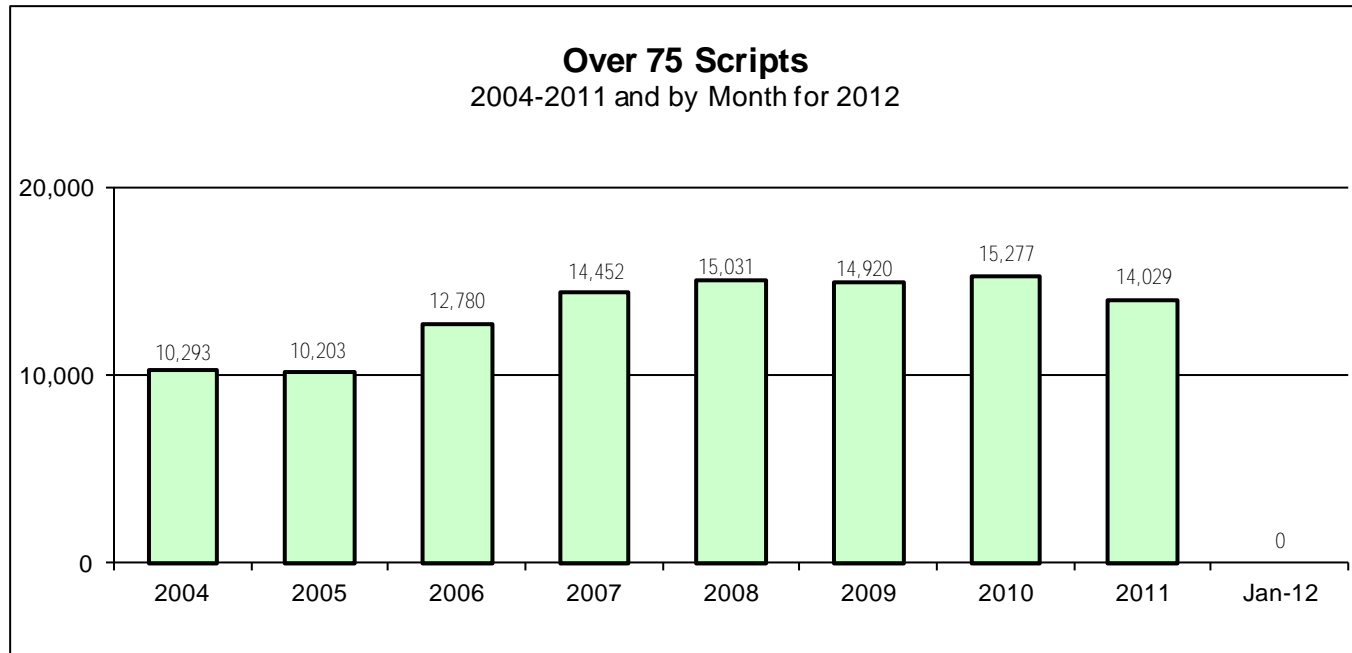
The following details the amount of premium\* (or premium equivalent) paid by the employee and employer for 2004-2011 and monthly through 2012.

<b>Time Period</b>	<b>Employee Premium Amount</b>	<b>Employer Premium Amount</b>	<b>Total Premium Amount</b>
2004	\$213,004,714	\$492,025,888	\$705,030,602
2005	\$143,746,542	\$808,691,861	\$952,438,403
2006	\$153,787,780	\$948,458,338	\$1,102,246,118
2007	\$153,512,327	\$892,677,935	\$1,046,190,262
2008	\$179,094,322	\$1,039,574,462	\$1,218,668,784
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
Jan-12	\$22,941,760	\$112,338,099	\$135,279,859

*\*Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

## Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more during 2004-2011 and by month for 2012. After a family has filled 75 prescriptions via retail purchase, the co-payment is reduced to \$20 for 2nd tier and \$35 for 3rd tier.



The table below summarizes plan impact for families regarding the scripts benefit in 2012:

Script Count, per Family	Number of Families	Number of Scripts	Avg. # of Scripts per Patient	Avg. Net Payment per Script	Net Payments For All Scripts
0 - 75	95,066	367,561	3.04	\$65.74	\$24,165,059
Over 75	0	0	0.00	\$0.00	\$0
Total	95,066	367,561	3.04	\$65.74	\$24,165,059



### **Prescription Drug Utilization** *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

<b>Time Period</b>	<b>Generic</b>	<b>Brand Name, Generic Available</b>	<b>Brand Name</b>	<b>Other*</b>	<b>Total</b>	<b>Scripts Rx % Generic</b>	<b>Scripts Generic Efficiency Rx</b>
Feb-11	302,044	15,724	89,807	15,798	423,373	71.34%	95.05%
Mar-11	384,701	20,329	111,079	19,156	535,265	71.87%	94.98%
Apr-11	288,013	15,569	84,532	15,066	403,180	71.44%	94.87%
May-11	348,892	19,156	102,641	19,063	489,752	71.24%	94.80%
Jun-11	282,704	15,883	85,213	16,241	400,041	70.67%	94.68%
Jul-11	272,850	15,775	80,749	9,706	379,080	71.98%	94.53%
Aug-11	336,425	19,172	98,926	11,598	466,121	72.18%	94.61%
Sep-11	285,163	15,691	84,474	9,967	395,295	72.14%	94.78%
Oct-11	295,420	16,415	92,206	10,223	414,264	71.31%	94.74%
Nov-11	359,420	23,544	103,336	13,524	499,824	71.91%	93.85%
Dec-11	293,367	19,793	79,292	12,278	404,730	72.48%	93.68%
Jan-12	368,448	23,804	95,675	13,069	500,996	73.54%	93.93%

*\*Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

**Prescription Drug Utilization** *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Nov-10	265,544	174,201	463,724	1.74	3.14	\$74.77	\$64.60	\$17.76	\$27.07
Dec-10	265,389	171,555	482,135	1.81	3.25	\$76.45	\$66.39	\$18.29	\$28.29
Jan-11	268,680	170,670	448,181	1.66	3.07	\$75.25	\$58.80	\$27.45	\$43.21
Feb-11	268,965	171,209	429,531	1.59	2.93	\$74.79	\$58.81	\$25.52	\$40.09
Mar-11	269,519	176,230	476,522	1.76	3.14	\$76.42	\$60.94	\$27.38	\$41.88
Apr-11	269,935	166,923	423,953	1.57	2.99	\$78.08	\$62.96	\$23.75	\$38.41
May-11	269,723	168,038	435,456	1.61	3.03	\$78.13	\$63.36	\$23.85	\$38.29
Jun-11	269,728	167,338	426,970	1.58	3.04	\$80.81	\$66.16	\$23.18	\$37.36
Jul-11	269,026	165,066	405,741	1.50	2.98	\$83.16	\$68.62	\$21.92	\$35.73
Aug-11	268,370	169,761	435,336	1.62	3.07	\$83.39	\$69.07	\$23.23	\$36.72
Sep-11	267,090	167,622	424,917	1.59	3.02	\$82.77	\$68.76	\$22.29	\$35.52
Oct-11	270,710	175,659	438,225	1.61	3.02	\$82.53	\$68.82	\$22.19	\$34.19

*\*\*Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

## **Prescription Drug Utilization** *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred January—October 2011

<b>Prev Rank</b>	<b>Curr Rank</b>	<b>Product Name</b>	<b>Brand/Generic</b>	<b>Therapeutic Classes</b>	<b>Net Pay Rx</b>	<b>Net Pay Rx as Pct of All Drugs</b>	<b>Scripts Rx</b>	<b>Net Pay Per Day Supply Rx</b>	<b>Patients Rx</b>
1	1	NEXIUM	Single source brand	Gastrointestinal Drugs	\$8,614,345.86	100%	38,911	\$5.70	7,139
2	2	CRESTOR	Single source brand	Cardiovascular Agents	\$8,324,980.01	100%	59,947	\$3.51	12,272
3	3	SINGULAIR	Single source brand	Respiratory Tract Agents	\$6,930,621.75	100%	50,524	\$3.65	11,371
4	4	HUMIRA	Single source brand	Immunosuppressants	\$5,670,089.99	100%	2,181	\$72.42	435
5	5	ENBREL	Single source brand	Immunosuppressants	\$5,652,032.95	100%	2,256	\$70.09	458
6	6	CYMBALTA	Single source brand	Central Nervous System	\$5,439,061.65	100%	28,711	\$5.29	5,245
7	7	PLAVIX	Single source brand	Blood Form/Coagul Agents	\$5,111,506.95	100%	26,155	\$5.16	4,407
8	8	COPAXONE	Single source brand	Misc Therapeutic Agents	\$4,465,912.52	100%	959	\$116.69	164
9	9	ACTOS	Single source brand	Hormones & Synthetic Subst	\$3,883,353.33	100%	14,954	\$6.54	2,769
10	10	ABILIFY	Single source brand	Central Nervous System	\$3,872,950.58	100%	6,993	\$16.30	1,646
12	11	OMEPRAZOLE	Multisource generic	Gastrointestinal Drugs	\$3,288,322.47	0%	89,515	\$0.98	20,579
11	12	LIPITOR	Single source brand	Cardiovascular Agents	\$3,186,444.23	100%	21,126	\$3.72	3,852
13	13	LEXAPRO	Single source brand	Central Nervous System	\$2,797,832.62	100%	27,932	\$2.77	5,259
14	14	VENLAFAXINE HYDRO-CHLORIDE	Multisource generic	Central Nervous System	\$2,694,491.88	0%	26,423	\$2.85	4,881
15	15	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$2,512,341.34	100%	11,420	\$5.74	2,192
16	16	LANSOPRAZOLE	Multisource generic	Gastrointestinal Drugs	\$2,502,389.99	0%	19,044	\$3.54	4,260
17	17	LOVAZA	Single source brand	Cardiovascular Agents	\$2,200,701.41	100%	13,847	\$4.09	3,115
18	18	BETASERON	Multisource brand, no generic	Misc Therapeutic Agents	\$2,063,098.46	100%	488	\$109.31	86
19	19	CELEBREX	Single source brand	Central Nervous System	\$1,948,497.93	100%	11,562	\$4.29	2,650
20	20	ADVAIR DISKUS 250/50	Single source brand	Hormones & Synthetic Subst	\$1,901,269.37	100%	8,325	\$6.05	2,677
21	21	PROVIGIL	Single source brand	Central Nervous System	\$1,796,220.77	100%	1,959	\$27.98	364
24	22	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$1,793,094.69	100%	6,825	\$7.21	1,659
22	23	DIOVAN HCT	Single source brand	Cardiovascular Agents	\$1,786,684.12	100%	15,747	\$2.86	2,719
23	24	SEROQUEL	Single source brand	Central Nervous System	\$1,759,756.65	100%	5,312	\$9.57	1,044
25	25	ANDROGEL	Multisource brand, generic	Hormones & Synthetic Subst	\$1,663,046.35	91%	4,827	\$10.59	1,291

*\*\*"Product Name" includes all strengths/formulations of a drug*

**Prescription Drug Utilization** *(continued)*

In summary, the top 25 drugs represent 12.48% of total scripts and 32.89% of total Rx expenditures..

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$92,255,788	542,270	20,378,428
All Product Names	\$280,469,609	4,344,832	133,594,545
Top Drugs as Pct of All Drugs	32.89%	12.48%	15.25%

## Utilization

The top 25 clinical conditions based on incurred claims for January—October 2011.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Signs/Symptoms/Oth Cond, NEC	\$53,713,699	\$9,097,671	\$43,573,278	2.37	8.9	380.49	14.84	76,162	\$705.26
2	2	Prevent/Admin Hlth Encounters	\$48,837,372	\$469,174	\$48,302,162	0.03	5	745.46	0.65	141,010	\$346.34
3	3	Osteoarthritis	\$38,241,171	\$23,922,626	\$14,234,257	4.1	2.91	208.84	0.74	20,817	\$1,837.02
4	4	Gastroint Disord, NEC	\$35,175,287	\$7,258,844	\$27,890,547	2.08	4.06	150.56	21.89	32,864	\$1,070.33
5	5	Coronary Artery Disease	\$33,708,462	\$18,543,540	\$15,117,079	3.22	3.53	51.12	2.68	7,750	\$4,349.48
6	6	Respiratory Disord, NEC	\$30,382,641	\$8,190,421	\$22,168,428	1.15	3.86	95.22	15.14	26,652	\$1,139.98
7	7	Arthropathies/Joint Disord NEC	\$26,041,703	\$2,610,069	\$23,363,812	0.47	3.47	437.57	6.52	49,443	\$526.70
9	8	Spinal/Back Disord, Low Back	\$24,813,028	\$7,394,029	\$17,405,375	1.07	2.97	584.92	5.99	30,306	\$818.75
8	9	Chemotherapy Encounters	\$24,343,382	\$3,074,380	\$21,269,002	0.65	4.76	1.09	0.01	605	\$40,236.99
10	10	Renal Function Failure	\$22,192,202	\$2,452,928	\$19,682,703	0.6	4.2	17.67	0.56	2,539	\$8,740.53
11	11	Pregnancy w Vaginal Delivery	\$19,140,534	\$19,029,805	\$110,192	6.39	2.43	0.63	0.15	2,509	\$7,628.75
12	12	Condition Rel to Tx - Med/Surg	\$17,769,364	\$12,206,427	\$5,553,228	2.39	5.36	8.26	2.3	3,083	\$5,763.66
13	13	Cardiovasc Disord, NEC	\$15,284,336	\$2,942,932	\$12,330,895	1.19	2.93	55.87	10.39	14,247	\$1,072.81
14	14	Spinal/Back Disord, Ex Low	\$14,058,325	\$2,291,274	\$11,747,069	0.42	2.44	565.46	3.36	23,849	\$589.47
16	15	Cancer - Breast	\$13,620,830	\$1,465,917	\$12,117,109	0.35	2.94	35.08	0.07	2,496	\$5,457.06
15	16	Newborns, w/wo Complication	\$13,256,247	\$12,825,134	\$431,033	10.31	3.3	5.49	0.19	2,927	\$4,528.95
18	17	Cholecystitis/Cholelithiasis	\$13,252,806	\$3,101,539	\$10,150,293	0.99	3.52	6.47	1.81	2,289	\$5,789.78
17	18	Infections - ENT Ex Otitis Med	\$12,948,940	\$351,597	\$12,596,141	0.28	2.21	548.84	7.83	86,249	\$150.13
20	19	Urinary Tract Calculus	\$11,723,412	\$1,595,313	\$10,127,997	0.83	2.42	18.33	6.06	3,529	\$3,322.02
19	20	Cardiac Arrhythmias	\$11,201,002	\$4,012,054	\$7,187,322	1.16	2.74	39.81	2.35	5,707	\$1,962.68
21	21	Infec/Inflam - Skin/Subcu Tiss	\$11,193,364	\$2,862,262	\$8,310,391	1.53	3.95	264.34	6.07	43,542	\$257.07
22	22	Diabetes	\$10,921,278	\$2,451,569	\$8,439,744	1.03	4.26	209.85	1.69	23,363	\$467.46
23	23	Gynecological Disord, NEC	\$9,870,068	\$798,247	\$9,071,370	0.31	2.41	85.38	1.79	18,462	\$534.62
24	24	ENT Disorders, NEC	\$9,790,413	\$369,498	\$9,419,756	0.12	3.85	666.77	2.8	37,213	\$263.09
25	25	Fracture/Disloc - Upper Extrem	\$9,312,690	\$1,212,395	\$8,098,544	0.27	3.2	73.14	7.45	6,707	\$1,388.50

NOTE: Medical payments represent only the payments made for the specified condition.

**Utilization** *(continued)*

In Summary, the top clinical conditions represent more than 57.63% of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$530,792,553	\$150,529,645	\$378,697,726	43.32	3.64	5,256.68	123.32
All Clinical Conditions	\$921,060,416	\$268,617,217	\$649,314,995	81.18	3.96	8,331.94	242.47
Top Clinical Conditions as Pct of All Clinical Conditions	57.63%	56.04%	58.32%	53.36%	91.93%	63.09%	50.86%

### **Claims Lag Analysis**

The following claims lag information is based on medical claims (does not include Rx) incurred Jan-Oct 2011.

<b>Plan</b>	<b>Number of Medical Claims</b>	<b>Avg Days Lag Per Claim</b>	<b>% Claims Paid Within 30 Days</b>	<b>% Claims Paid Within 60 Days</b>	<b>% Claims Paid Within 90 Days</b>
Capitol Choice	1,041,837	17.8	86.90%	94.57%	97.06%
Maximum Choice	551,705	19.2	85.26%	93.61%	96.44%
Optimum PPO	5,450,424	18.6	85.71%	94.15%	96.88%
Standard PPO	292,318	22.2	81.78%	91.75%	95.41%
~Missing	23,278	26.6	79.35%	91.68%	95.27%
All Plans	7,359,562	18.7	85.67%	94.07%	96.81%

*\*Missing means the claims could not be tagged to a specific plan.*

### **Claims Lag Analysis** *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Nov-10	\$3,103,281.17	\$1,702,977.84	\$302,312.83	\$270,220.90	\$267,080.83	(\$2,825.42)
Dec-10	\$7,951,508.44	\$4,315,761.35	\$2,240,682.97	\$705,553.70	\$639,820.07	\$71,281.08
Jan-11	\$42,460,671.97	\$8,504,356.21	\$2,209,092.60	\$1,666,830.44	\$800,351.05	\$305,608.49
Feb-11	\$50,857,844.65	\$45,952,767.24	\$6,392,657.52	\$2,841,149.97	\$789,371.01	\$288,383.31
Mar-11	N/A	\$69,623,978.79	\$42,602,605.52	\$9,477,233.57	\$3,562,819.24	\$901,353.93
Apr-11	N/A	N/A	\$56,815,869.36	\$47,468,389.62	\$7,057,525.34	\$2,219,727.50
May-11	N/A	N/A	N/A	\$65,167,910.25	\$42,981,486.12	\$6,090,742.92
Jun-11	N/A	N/A	N/A	N/A	\$67,833,745.93	\$47,764,608.63
Jul-11	N/A	N/A	N/A	N/A	N/A	\$56,391,107.96
Aug-11	N/A	N/A	N/A	N/A	N/A	N/A
Sep-11	N/A	N/A	N/A	N/A	N/A	N/A
Oct-11	N/A	N/A	N/A	N/A	N/A	N/A

	Month Paid					
Service Month	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12
Nov-10	(\$68,579.40)	(\$63,239.72)	(\$46,239.84)	\$46,972.83	\$16,293.82	(\$26,168.06)
Dec-10	\$143,176.63	\$22,544.09	\$33,683.85	\$37,947.46	(\$66,588.15)	(\$4,159.30)
Jan-11	\$195,287.25	\$62,270.78	\$146,257.43	\$79,914.89	\$22,922.99	\$15,651.85
Feb-11	\$239,582.14	\$123,706.67	\$129,917.67	\$56,649.14	\$42,176.49	(\$31,719.55)
Mar-11	\$1,011,924.48	\$278,028.87	\$97,456.78	\$63,535.10	\$65,080.80	(\$28,637.46)
Apr-11	\$1,660,336.41	\$388,660.06	\$584,436.80	\$163,316.12	\$26,289.27	\$48,200.51
May-11	\$2,751,163.46	\$715,938.10	\$454,864.23	\$189,819.52	\$130,102.68	\$123,071.93
Jun-11	\$10,732,165.50	\$2,640,107.65	\$1,041,568.46	\$440,288.87	\$535,658.32	\$153,238.99
Jul-11	\$51,227,505.69	\$8,494,700.56	\$2,620,673.52	\$1,381,201.95	\$519,191.48	\$380,592.09
Aug-11	\$66,189,023.16	\$46,372,173.12	\$7,995,055.35	\$2,317,854.54	\$1,338,143.44	\$659,722.29
Sep-11	N/A	\$63,974,806.90	\$45,409,460.54	\$7,083,679.84	\$2,347,552.12	\$1,794,335.01
Oct-11	N/A	N/A	\$62,636,767.39	\$50,823,546.15	\$8,098,061.33	\$3,021,108.84



### Claims Distribution Based on Age/Gender

The following is based on claims incurred Jan-Oct 2011.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,230	\$11,025,499.73	\$8,966.74	1,366	\$14,496,523.63	\$10,609.28
Ages 1-4	5,555	\$9,789,174.74	\$1,762.23	5,852	\$12,088,948.48	\$2,065.67
Ages 5-9	7,583	\$8,372,365.84	\$1,104.11	7,879	\$11,319,887.63	\$1,436.81
Ages 10-14	8,365	\$10,453,763.17	\$1,249.64	8,906	\$16,765,886.44	\$1,882.50
Ages 15-17	5,279	\$11,812,943.30	\$2,237.60	5,579	\$13,652,748.55	\$2,447.17
Ages 18-19	3,546	\$7,895,432.05	\$2,226.57	3,883	\$6,376,989.75	\$1,642.41
Ages 20-24	8,675	\$20,618,807.48	\$2,376.81	7,818	\$11,904,282.46	\$1,522.73
Ages 25-29	8,776	\$28,022,152.82	\$3,192.90	4,646	\$8,553,346.25	\$1,841.21
Ages 30-34	10,012	\$37,970,561.99	\$3,792.35	5,443	\$11,363,188.60	\$2,087.86
Ages 35-39	11,190	\$44,601,688.50	\$3,985.75	5,993	\$15,043,799.92	\$2,510.35
Ages 40-44	13,079	\$54,660,475.52	\$4,179.32	7,024	\$22,364,393.56	\$3,183.91
Ages 45-49	14,532	\$71,082,517.63	\$4,891.55	8,260	\$36,708,770.82	\$4,444.38
Ages 50-54	17,445	\$102,693,147.85	\$5,886.55	9,926	\$56,407,876.38	\$5,682.67
Ages 55-59	20,649	\$135,861,858.47	\$6,579.52	12,740	\$86,385,969.30	\$6,780.95
Ages 60-64	20,986	\$162,704,187.78	\$7,752.88	13,890	\$121,667,994.82	\$8,759.65
Ages 65-74	2,235	\$18,256,690.11	\$8,168.91	1,570	\$16,035,424.98	\$10,216.25
Ages 75-84	146	\$2,491,543.39	\$17,112.25	147	\$1,991,074.97	\$13,517.14
Ages 85+	9	\$77,031.80	\$8,753.61	2	\$1,712.35	\$1,007.26

### **Allowed Amount Distribution**

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2005—2010 and year to date for 2011.

<b>Allowed Amount</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
less than 0.00	90	9	16	27	22	29	7
\$0.00 - \$499.99	50,002	54,058	53,891	53,571	53,160	57,365	63,858
\$500.00 - \$999.99	29,232	32,931	33,830	34,248	34,982	34,372	37,733
\$1,000.00 - \$1,999.99	35,407	40,360	42,464	42,360	43,452	42,941	44,736
\$2,000.00 - \$4,999.99	47,471	54,430	56,819	58,612	59,566	60,338	57,318
\$5,000.00 - \$9,999.99	26,210	30,373	32,271	34,487	35,696	36,032	31,145
\$10,000.00 - \$14,999.99	9,138	10,608	11,983	13,272	14,198	14,874	12,295
\$15,000.00 - \$19,999.99	4,055	4,726	5,470	6,332	6,849	7,170	5,846
\$20,000.00 - \$29,999.99	3,539	4,284	5,050	5,930	6,475	6,975	5,569
\$30,000.00 - \$49,999.99	2,312	2,844	3,268	3,820	4,451	4,952	3,939
\$50,000.00 - \$74,999.99	932	1,090	1,306	1,492	1,773	2,021	1,684
\$75,000.00 - \$99,999.99	390	465	536	589	688	830	665
\$100,000.00 - \$149,999.99	299	354	406	499	545	653	522
\$150,000.00 - \$199,999.99	116	117	160	194	203	223	200
\$200,000.00 - \$249,999.99	57	60	81	83	116	120	93
over \$249,999.99	74	99	127	152	166	197	183
<b>Total</b>	<b>209,324</b>	<b>236,808</b>	<b>247,678</b>	<b>255,668</b>	<b>262,342</b>	<b>269,092</b>	<b>265,793</b>

## **Summary of Enrollment and Claims**

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Net Pay Med and Rx</b>	<b>Net Pay Med</b>	<b>Net Pay Rx</b>	<b>Claims Paid</b>	<b>Claims Paid Med</b>	<b>Scripts Rx</b>
Nov 2010	265,544	\$124,391,480.76	\$94,433,542.24	\$29,957,938.52	817,797	342,355	463,724
Dec 2010	265,389	\$136,583,129.73	\$104,576,156.08	\$32,006,973.65	819,708	325,649	482,135
Jan 2011	268,680	\$108,936,662.54	\$82,584,135.36	\$26,352,527.18	780,851	319,192	448,181
Feb 2011	268,965	\$107,682,486.26	\$82,421,782.06	\$25,260,704.20	756,751	315,464	429,531
Mar 2011	269,519	\$127,655,379.62	\$98,617,332.78	\$29,038,046.84	851,077	361,351	476,522
Apr 2011	269,935	\$116,432,750.99	\$89,740,535.73	\$26,692,215.26	747,594	311,087	423,953
May 2011	269,723	\$118,605,099.21	\$91,016,573.16	\$27,588,526.05	760,891	312,203	435,456
Jul 2011	269,026	\$121,014,973.25	\$93,172,233.29	\$27,842,739.96	730,852	311,913	405,741
Jun 2011	269,728	\$131,141,382.35	\$102,891,281.98	\$28,250,100.37	772,778	332,804	426,970
Aug 2011	268,370	\$124,871,971.90	\$94,803,360.61	\$30,068,611.29	787,784	337,524	435,336
Sep 2011	267,090	\$120,609,834.41	\$91,392,789.78	\$29,217,044.63	756,372	317,282	424,917
Oct 2011	270,710	\$124,579,483.71	\$94,420,390.94	\$30,159,092.77	788,516	335,298	438,225

*NOTE: Includes run out data from all Carriers*

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Total Medical and Rx Claims</b>	<b>Total Medical Claims</b>	<b>Total Rx Claims</b>
Nov 2009 - Oct 2010	265,244	1,416,083,664	\$1,076,325,691	\$339,757,973
Nov 2010 - Oct 2011	269,703	1,467,928,221	\$1,125,179,463	\$342,748,758
% Change (Roll Yrs)	1.70%	3.70%	4.50%	0.90%